AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1.   (Previously Presented) A method for determining a processing prioritization of mortgage loan applications including determining a score representing a likelihood that an application for a mortgage loan will result in a closing, said method comprising:

receiving, by a processor from one or more databases, application data including at least borrower information, property information, and a first interest rate;

receiving, by the processor, home value information representing an estimated value of the property;

receiving, by the processor, a second interest rate;

calculating, by the processor, the score based on the received application data, received home value information, and received second interest rate, the score representing a likelihood that the mortgage loan will close;

comparing, by the processor, the score with one or more additional scores for other mortgage loan applications; and

prioritizing processing of the mortgage loan application based on the comparison, wherein said calculating the score further comprises

receiving a date corresponding to when the mortgage loan application will close with the first interest rate;

periodically updating the second interest rate; and

periodically calculating an updated score until the mortgage loan application has been processed, prior to the date, based on the updated second interest rate.

2. (Previously Presented) The method of claim 1, wherein said receiving the application data further comprises:

receiving a date corresponding to when the mortgage loan application will close with the first interest rate.

3. (Original) The method of claim 2, further comprising:

using an expiration date for the first interest rate as the date.

4. (Original) The method of claim 2, further comprising:

using a closing date as the date.

5. (Original) The method of claim 4, wherein said receiving the second interest rate further comprises:

using, as the second interest rate, an interest rate corresponding to a date other than the closing date.

6. (Original) The method of claim 1, wherein said receiving home value information further comprises:

receiving estimates of value of comparable properties in a region corresponding to the property.

7.   (Original) The method of claim 6, further comprising:

using at least one of a street, a neighborhood, a city, a ZIP code, a zip+4 code, a county, a state, a country, a census tract, or a metropolitan statistical area as the region.

8.   (Original) The method of claim 6, wherein said receiving an estimate further comprises:

receiving a median value of properties in a ZIP code for the property.

9.   (Original) The method of claim 1, wherein said receiving home value information further comprises:

receiving an estimate of an average value of properties in a region corresponding to the property.

10.   (Original) The method of claim 1, wherein said receiving the second interest rate further comprises:

receiving the second interest rate as a current interest rate available for mortgage loans.

11.   (Previously Presented) The method of claim 1, wherein said calculating the score further comprises:

calculating the score based on a model.

12.   (Previously Presented) The method of claim 11, wherein said calculating further comprises:

calculating the model based on a statistical technique.

13.   (Original) The method of claim 12, further comprising:

using a logistic regression as the statistical technique.

14.   (Cancelled).

15.   (Previously Presented) The method of claim 1, wherein said calculating the score further comprises:

scaling the score into a range of score values, such that a low score value within the range of score values corresponds to a high likelihood that the loan will close, and a high score value within the range of score values corresponds to a low likelihood that the loan will close.

16.   (Previously Presented) The method of claim 1, wherein said calculating the score further comprises:

scaling the score into a range of score values, such that a low score value within the range of score values corresponds to a low likelihood that the loan will close, and a high score value within the range of score values corresponds to a high likelihood that the loan will close.

17-23. (Cancelled).

24.   (Previously Presented) A system for determining a processing prioritization of mortgage loan applications including determining a score representing a likelihood that an application for a mortgage loan will result in a closing, said system comprising:

means for receiving data representing an application including at least borrower information, property information, and a first interest rate;

means for receiving home value information representing an estimated value of the property;

means for receiving a second interest rate;

means for electronically calculating the score based on the received data representing the application, received home value information, and received second interest rate, the score representing a likelihood that the mortgage loan will close;

means for comparing the score for the mortgage loan application with one or more additional scores for other mortgage loan applications; and

means for prioritizing processing of the mortgage loan application based on the comparison, wherein said calculating the score further comprises:

receiving a date corresponding to when the mortgage loan application will

close with the first interest rate;

periodically updating the second interest rate; and

periodically calculating an updated score until the mortgage loan

application has been processed, prior to the date, based on the updated second interest

rate.

25-30. (Cancelled).

31.   (Currently Amended) A computer program product comprising code

which, when executed by a processor, performs a method ~~said code~~ comprising:

receiving data representing an application including at least borrower

information, property information, and a first interest rate;

receiving home value information representing an estimated value of the

property;

receiving a second interest rate;

electronically calculating the score based on the received data

representing the application, received home value information, and received second

interest rate, the score representing a likelihood that the mortgage loan will close;

comparing the score for the mortgage loan application with one or more

additional scores for other mortgage loan applications; and

prioritizing processing of the mortgage loan application based on the

comparison, wherein said calculating the score further comprises:

receiving a date corresponding to when the mortgage loan application will

close with the first interest rate;

periodically updating the second interest rate; and

periodically calculating an updated score until the mortgage loan

application has been processed, prior to the date, based on the updated second interest

rate.